

In re:  
Jami L Lemerise  
Debtor

Case No. 20-10885-elf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 14, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2021:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Jami L Lemerise, 820 Avenue F, Langhorne, PA 19047-3825                 |
| 14481396 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284           |
| 14483814 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 14467144 | + Wf/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493  |

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                       | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| tr       | + EDI: QRHHOLBER.COM                             | May 15 2021 03:18:00 | ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911  |
| smg      | Email/Text: megan.harper@phila.gov               | May 15 2021 01:45:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | EDI: PENNDEPTREV                                 | May 15 2021 03:18:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us          | May 15 2021 01:44:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| smg      | + Email/Text: usapae.bankruptcynotices@usdoj.gov | May 15 2021 01:45:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404                              |
| 14485603 | EDI: ATLASACQU                                   | May 15 2021 03:18:00 | Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601  |
| 14467131 | + EDI: BANKAMER.COM                              | May 15 2021 03:18:00 | Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413   |
| 14467132 | + EDI: CAPITALONE.COM                            | May 15 2021 03:18:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 14483510 | EDI: ECMC.COM                                    | May 15 2021 03:18:00 | ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  |
| 14467134 | + EDI: ECMC.COM                                  | May 15 2021 03:18:00 | ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800   |
| 14467135 | + Email/Text: ELDABBASM@FREEDOMCU.ORG            | May 15 2021 01:44:00 | Freedom CU, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862  |
| 14467136 | + EDI: IRS.COM                                   | May 15 2021 03:18:00 | Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346   |
| 14467133 | EDI: JPMORGANCHASE                               | May 15 2021 03:18:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850  |
| 14467137 | Email/Text: camanagement@mtb.com                 | May 15 2021 01:44:00 | M & T Bank, Attn: Bankruptcy, Po Box 844,  |

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|          |                                      |                      |   |
|----------|--------------------------------------|----------------------|---|
|          |                                      |                      | Buffalo, NY 14240   |
| 14496005 | Email/Text: camanagement@mtb.com     | May 15 2021 01:44:00 | M&T Bank, PO Box 840, Buffalo, NY 14240   |
| 14467138 | + EDI: NAVIENTFKASMSERV.COM          | May 15 2021 03:18:00 | Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640                                     |
| 14478921 | EDI: NAVIENTFKASMSERV.COM            | May 15 2021 03:18:00 | Navient PC TRUST, c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640               |
| 14467139 | EDI: PRA.COM                         | May 15 2021 03:18:00 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502                           |
| 14486138 | EDI: PRA.COM                         | May 15 2021 03:18:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541                                       |
| 14500481 | + Email/Text: BKRMailOPS@weltman.com | May 15 2021 01:44:00 | Sterling Jewelers, Inc., 375 Ghent Road, Akron, OH 44333-4600   |
| 14467141 | EDI: TFSR.COM                        | May 15 2021 03:18:00 | Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409                 |
| 14467142 | + EDI: VERIZONCOMB.COM               | May 15 2021 03:18:00 | Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225 |
| 14467143 | + EDI: WFFC.COM                      | May 15 2021 03:18:00 | Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657                    |

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 14467140 |               | Sterling Jewelers Inc   |
| aty      | *+            | ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2021 at the address(es) listed below:

| Name               | Email Address   |
|--------------------|---|
| BRAD J. SADEK      | on behalf of Debtor Jami L Lemerise brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com |
| REBECCA ANN SOLARZ | on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com   |
| ROBERT H. HOLBER   |   |

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trustee@holber.com rholber@ecf.axosfs.com

ROBERT H. HOLBER

on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Jami L Lemerise</b>           | Social Security number or ITIN | xxx-xx-5999 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |                                |             |
| Case number:  | <b>20-10885-elf</b>              |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jami L Lemerise  
aka Jami Marino

5/14/21

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**